

In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended): A method of accessing a vendor web site disposed on a network at the vendor location thereon using personal account information of a user retrieved from a credit card company server disposed on the network at a credit card location thereon, comprising the steps of:

at a user location disposed on the network, reading a machine-resolvable code (MRC) ~~[[on the]]~~ on a credit card of the user with a reading device, which credit card was issued by the credit card company;

extracting coded information from the MRC;

obtaining routing information associated with the coded information, which routing information corresponds to the personal account information of the user stored on the credit card company server disposed on the network;

connecting the user location to the credit card company server across the network in accordance with the routing information;

returning the personal account information from the credit card company server to the user location in response to the step of extracting, which returned personal account information contains routing information relating to vendors that previously had been commercially related with the user;

presenting the personal account information to the user at the user location;

providing a hyperlink to a web site of a vendor in the personal account information for automatic connection of the user location to the vendor web site in response to the selection thereof by a user in a selection operation; and

completing a financial transaction with the ~~hyperlinked~~ selected vendor in the selection operation to make a purchase, ~~and~~ and utilizing the connection to the credit card server made in the step of connecting the user location to the credit card company to add purchases to the credit card account associated with the credit card of the user ~~scanned MRC~~.

2. (Original): The method of Claim 1, wherein the MRC is optical indicia.

3. (Original): The method of Claim 2, wherein the optical indicia is a bar code.

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4. (Original): The method of Claim 1, wherein the routing information in the step of obtaining is stored on a user computer at the user location such that the coded information in the step of extracting is used to obtain the corresponding routing information from the user computer.

5. (Original): The method of Claim 4, wherein the user computer stores a plurality of coded information each associated with unique routing information such that reading of the MRC of a select one of one or more credit cards of the user causes the user computer to connect to the corresponding credit card company server over the network.

6. (Original): The method of Claim 1, wherein the reading device is a wireless scanner which transmits the coded information to a user computer at the user location via a receiving device operatively connected to the user computer.

7. (Original): The method of Claim 1, wherein personal account information in the step of presenting is displayed on a computer display operatively connected to a user computer at the user location.

8. (Original): The method of Claim 1, wherein the routing information in the step of obtaining comprises a network address of the credit card company server on the network and file path information which locates the personal account information of the user on the credit card company server.

9. (Original): The method of Claim 1, wherein the hyperlink is associated with a line item transaction of the personal account information such that the purchased product associated with the line item transaction is a select one of one or more products of the vendor of the web site which are available for purchase.

10. (Original): The method of Claim 1, wherein the hyperlink is associated with a line item transaction of the personal account information such that the purchased product associated with the line item transaction is unrelated to product information of one or more products of the vendor of the web site which are available for purchase and to which the hyperlink is associated.

11. (Currently Amended): A system of accessing a vendor web site on a network using personal credit card account information retrieved from a credit card company server disposed on the network, comprising:

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a machine-resolvable code (MRC) ~~on the~~ on a credit card of a user issued to the user by the credit card company, wherein said MRC is read with a reading device at a user location of said user, said user location disposed on the network, and coded information of said MRC extracted therefrom;

routing information associated with said coded information, which said routing information corresponds to the personal account information of said user stored on the credit card company server;

wherein the user location is connected to the credit card company server across the network via a credit card company connection in response to the reading of the MRC in accordance with said routing information, and the personal account information returned from the credit card company server to said user location is presented to said user at said user location, which returned personal account information contains as a portion thereof routing information relating to vendors that previously had been commercially related with by the user; and

a hyperlink to a web site of a vendor provided in association with the personal account information for automatically connecting said user location to said web site in response to the selection thereof by the user;

wherein a user can complete a financial transaction with the hyperlinked vendor to make a purchase and use the credit card company connection to the credit card server to add purchases to the credit card account associated with the credit card ~~read MRC~~.

12. (Original): The system of Claim 11, wherein said MRC is optical indicia.

13. (Original): The system of Claim 12, wherein said optical indicia is a bar code.

14. (Original): The system of Claim 11, wherein said routing information is stored on a user computer at said user location such that said coded information is used to obtain the corresponding said routing information from said user computer.

15. (Original): The system of Claim 14, wherein said user computer stores a plurality of said coded information each associated with unique said routing information such that reading of said MRC of a select one of the one or more credit cards of said user causes said user computer to connect to the corresponding credit card company server over the network.

16. (Original): The system of Claim 11, wherein said reading device is a wireless scanner which transmits said coded information to a user computer via a receiving device

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operatively connected to said user computer.

17. (Original): The system of Claim 11, wherein personal account information is displayed on a computer display operatively connected to a user computer at said user location.

18. (Original): The system of Claim 11, wherein said routing information comprises a network address of the credit card company server on the network and file path information which locates the personal account information of said user on the credit card company server.

19. (Original): The system of Claim 11, wherein said hyperlink is associated with a line item transaction of the personal account information such that said purchased product associated with said line item transaction is a product available for purchase from said vendor web site.

20. (Previously Presented): The system of Claim 11, wherein said hyperlink is associated with a line item transaction of the personal account information such that said purchased product associated with said line item transaction is unrelated to product information of one or more products of said vendor of the web site which are available for purchase and to which said hyperlink is associated.

21. (Currently Amended): A method for connecting to a remote provider location on a network from a user location thereon comprising the steps of:

inputting a unique commerce code at the user location, wherein the unique commerce code is associated with commercial transactions of the user of the unique commerce code;

in response to the step of inputting, displaying to the user correlating historical commercial transaction information associated with the unique commerce code, which displayed correlating historical commercial transaction information has associated therewith corresponding routing information over the network to other locations on the network, at least one of which is the remote commerce provider's location on the network;

allowing the user the option of selecting the routing information to the remote commerce provider's location on the network;

selecting by the user the routing information to the remote provider's location on the network;

in response to the user selecting, connecting the user location to the remote commerce provider's location; and

completing a financial transaction with the remote commerce provider's location to

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which the user is connected to make a purchase, and updating the historical commercial transaction information associated with the unique commerce code ~~and adding and add~~ commercial transactions thereto.

22. (Original): The method of Claim 21, wherein the step of displaying in response to the step of inputting comprises the steps of:

connecting to a commerce transaction location on the network that is associated with the unique commerce code in the step of inputting;

the commerce transaction location having associated therewith a relational database with a plurality of information blocks of commercial transaction information associated with at least a portion of each of a plurality of unique commerce codes; and

comparing the received at least a portion of the unique commerce code with the database and, if a match exists, returning the associated information block of commercial transaction information to the user.

23. (Original): The method of Claim 22, wherein the returned information block is unique to the at least a portion of the unique commerce code transmitted thereto.

24. (Original): The method of Claim 23, wherein the unique commerce code is comprised of a first portion that is associated with routing information to the commercial transaction location on the network and a second portion that is related to the associated information block of commercial transaction information in the database, the second portion corresponding to the at least one portion.

25. (Original): The method of Claim 22, wherein the step of connecting comprises the steps of:

routing at least a portion of the unique commerce code to an intermediate location on the network, the intermediate location containing a database with relational information between a plurality of the at least portion of the unique commerce codes to network addresses of commercial transaction locations on the network;

comparing the received at least portion of the unique commerce code with information in the database; and

if a match exists, returning the routing information to the commercial transaction location on the network and connecting thereto.

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26. (Original): The method of Claim 25, wherein the unique commerce code has a first portion that is stored in the database associated with the intermediate location on the network for determining the location of the commercial transaction location network and a second portion associated with the database at the commercial transaction location on the network for determining the information to be returned to the user.

27. (Original): The method of Claim 21, wherein the unique commerce code is disposed on a substrate and the step of inputting comprises reading the unique commerce code disposed on the substrate.

28. (Original): The method of Claim 27, wherein the step of reading the unique commerce code comprises using a bar code reader.

29. (Original): The method of Claim 27, wherein the substrate comprises a credit card.

30. (Original): The method of Claim 29, wherein the credit card, in addition to having the unique commerce code associated therewith, has additional identification information for the purposes of utilizing the credit card in a commercial transaction outside of the step of inputting.

31. (New): A method for connecting to a remote provider location on a network from a user location thereon for the purpose of completing a transaction therewith, comprising the steps of:

inputting a unique commerce code at the user location, wherein the unique commerce code is uniquely associated with commercial transactions of a unique user of the unique commerce code, and which unique commerce code is issued to the user by financial entity that monitors financial transactions of users;

in response to the step of inputting, displaying to the user correlating historical commercial transaction information associated with the unique commerce code by the financial entity, which displayed correlating historical commercial transaction information has associated therewith corresponding routing information over the network to other locations on the network, at least one of which is the remote commerce provider's location on the network;

allowing the user the option of selecting the routing information to the remote commerce provider's location on the network;

selecting by the user the routing information to the remote provider's location on the network;

in response to the user selecting, connecting the user location to the remote commerce

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provider's location; and

completing a financial transaction with the remote commerce provider's location to which the user is connected to make a purchase, and updating the historical commercial transaction information associated with the unique commerce code by the financial entity and adding commercial transactions thereto.

32. (New): The method of Claim 31, wherein the step of displaying in response to the step of inputting comprises the steps of:

connecting to a commerce transaction location associated with the financial entity and controlled thereby on the network that is associated with the unique commerce code in the step of inputting;

the commerce transaction location having associated therewith a relational database with a plurality of information blocks of commercial transaction information associated with at least a portion of each of a plurality of unique commerce codes; and

comparing the received at least a portion of the unique commerce code with the database and, if a match exists, returning the associated information block of commercial transaction information to the user.

33. (New): The method of Claim 32, wherein the returned information block is unique to the at least a portion of the unique commerce code transmitted thereto.

34. (New): The method of Claim 33, wherein the unique commerce code is comprised of a first portion that is associated with routing information to the commercial transaction location on the network and a second portion that is related to the associated information block of commercial transaction information in the database, the second portion corresponding to the at least one portion.

35. (New): The method of Claim 32, wherein the step of connecting comprises the steps of:

routing at least a portion of the unique commerce code to an intermediate location on the network controlled by the financial entity, the intermediate location containing a database with relational information between a plurality of the at least portion of the unique commerce codes to network addresses of commercial transaction locations on the network;

comparing the received at least portion of the unique commerce code with information in the database; and

if a match exists, returning the routing information to the commercial transaction

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location on the network and connecting thereto.

36. (New): The method of Claim 35, wherein the unique commerce code has a first portion that is stored in the database associated with the intermediate location on the network for determining the location of the commercial transaction location network and a second portion associated with the database at the commercial transaction location on the network for determining the information to be returned to the user.

37. (New): The method of Claim 31, wherein the unique commerce code is disposed on a substrate and the step of inputting comprises reading the unique commerce code disposed on the substrate, which substrate is issued to the use by the financial entity.

38. (New): The method of Claim 37, wherein the step of reading the unique commerce code comprises using a bar code reader.

39. (New): The method of Claim 37, wherein the substrate comprises a credit card and wherein the financial entity comprises a credit card company.

40. (New): The method of Claim 39, wherein the credit card, in addition to having the unique commerce code associated therewith, has additional identification information for the purposes of utilizing the credit card in a commercial transaction outside of the step of inputting.